

M&T BANK JOURNAL 1: USER ID K20 MARCH 23, 22 REGARDING THE APRIL PAYMENT OF 2020 2: 4/06/22 THE NAME WAS PODD T M&T BANK REGARDING THE APRIL PAYMENT OF 2020. Both of them refused that they received it. 3: 03/16/22 03/23/22 SUBJECT: CLOUDY TITLE DISCUSSED KAITLIN P by May 31 as the trial period had started I had to present to them the death certificate of my late Husband and the cloudy deed had to be resolved. (It should be noted they denied the trial period and they removed me before May 31, on April 1, 2022 and while I had paid the last trial payment did not allow me to make the June payment.) 4: 06/22/22 Supervisor David Mertino discussed with him the status of the loan and the new application for loss mitigation. Who was wandering why they denied and received the trial payments although and I had provided them the certified deed and the death certificate. 5: 06/24/22 I initiated again a live contact with M&T to follow up with the new application. According to him no negative reports were made I called again on 06/24/22 I talked to Trevor who stated that the new application is incomplete because I did not believe him. I requested to be transfered to a supervisor by the Name Andrew Jacobs who reported the following: no foreclosure had been scheduled up to that moment but it could happen any time. He requested again the death certificate, the cloudy title and everything else that had already been emailed to them. 6: On 06/27/2022 I initiated a phone call with kidman She said the

form 4506-C only line A had to be checked, therefore the application is incomplete. 7: 07/01/22 Andrew Jacobs stated no foreclosure as of yet. Talk to GIGI GONZALEZ who said my application for loss mitigation was denied again and prompted me to reapply and resubmit everything again for loss mitigation. 8: 07/05/22 I was told foreclosure is active by Jacobs A and the intent to foreclose will be sent soon. 9: Transferred me to Mr. Andrew Jacobs supervisor x 8546 who told me on July 7 in the loan will be reported to the credit bureaus as delinquent. 10: 07/08/22 I was told foreclosure is active by Jacobs A and the intent to foreclose will be sent soon. 11: 07/12/2022 For the first time Rachel from M&T called and left a message to call the Bank. I called and spoke to Nick A who told me and gave me the name of the attorney. Phone 518-786- 9069 who will be handling the foreclosure Alexa Scarpaci 12: 07/12/22 talked to Patty L I requested again the valuation of the house at 6 Quail Run the principal, interest for 2020,2021, 2022 the ledger for the taxes and escrow analysis because M&T held more than two months escrow and according to RESPA this a violation. I called the same day talked to Jacobs A to verify if they received the new application. 13: 07/14/22 I talked to Jacobs A. who said the new application is incomplete and his phone number is 1-800 724-1633 x 8567 who suggested to apply for a new application. Jacobs A submitted a complaint for Age discrimination as per my request.

14: 07/18/2022 Talked to Abigail who referred me to the Attorney for foreclosure Alexa Scarpaci. I talked to her the same day who said the title report on 07/15/2022 was ready and the complaint could be filed anytime. Everything look good by Sharron L It will take 30 days to reinstate She transferred me to Sabrina W Customer Service and I requested again the recordings for the last two years I talking since Marc 2020, 2021 and 2022. The principal and interest, taxes they claim to have disbursed the last two years valuation of the property, the letter addressed to me requesting my late husband death certificate and the cloudy title. She reported though they cannot send me the recordings only with a subpoena the rest of inquiries will be forwarded by 07/27/2022. 15: 07/18/22 Hannah E supervisor X 9669 she said my new application for loss mitigation has not been reviewed as of yet. they will probably would reviewed it by 07/20/22 she checked the credit no sale has been scheduled for the house at 6 Quail Run Warren NJ 07059. I mentioned to her the judicial process of the complaint and the answer to the complaint. No sale has been scheduled for the house as of yet, responded, suggested to send to M&T again all the incomplete loss mitigation forms requested. 16: Noted as of 07/18/2022 I had applied five times for loss mitigation immediately thereafter as I was removed from the trial period because of the cloudy deed and my husband's of death certificate. Although,

when they returned the last trial period check to me the reasons they claimed was due to liens and judgments. So far, I have noticed plethora of RESPA violations. I am sure you can find many more. 17: William J On 07/26/2022 stated although they have received the documents for the new application However, they are very busy and the intake review might take thirty days for the single point of contact to be completed it either to send to the underwriters or request additional documentation. He also negated the July 14 approval letter for another trial period. Although, it mailed to me, please see the approval letter. He also stated the status of the loan is for active foreclosure and the deadline is for July 27 2022. 18:08/02/2022 I initiated another phone call with M&T bank. I talked to Wayne D we said the intake already went to the underwriters. He also suggested because the house is in active foreclosure I can reach out to HUD counselors or give the house away in Deed in lieu. However, I responded to him that the HUD counselors already mentioned that M&T bank is not honoring the applications for lost mitigation to the people in need for assistance instead they are dragging their feet by asking additional documentation and new applications. 19: 08/12/2022 I initiated another phone call with the Bank, I requested to be transferred to a supervisor by the name Brain Soulvie Supervisor manager at single point of contract. He suggested to send additional forms again such as

4506-c profit and loss mitigation application and new bank statements, missing pages 5&7, social security award and once I complete them someone would follow up with me from M&T bank. 20: 08/15/22 I talked to Shene Riker, for a follow up who said the new application was not as of yet reviewed. Most probably the update would done by 08/17/22. 21: 08/23/22 I initiated, another phone call with a supervisor Hannah E. who said by Friday M&T bank would follow up with me with respect to the status of my application. Needless to say M&T bank never followed up. I initiated, another phone call on 08/30/2022 with Mark M. who said he will request a review request for the latest application of loss mitigation. 22: 09/02/2022 Penny L who noted the underwriter will be update the documentation and it looks like the documentation went to the underwriters however, the foreclosure is still active and no sale has been scheduled as of yet. She further added, that it appears more documentation is missing and it could be considered that the application is still incomplete, so therefore, she suggested to send again the 4506-c form loss mitigation, application, the extension for the 2021 taxes. The hardship package application is not completed and the M&T bank will make a live contact with me Thursday 09/01/2022 or Friday 09/02/2022. Notwithstanding, they did not make a live contact with me. I initiated a phone call by Friday September 2, 2022 and Carry stated that they are missing documentation and

the letter I sent to Hannah E is going to be reviewed. 23:

09/14/2022 I talked to Michael Lafferty who said to mail the application again on 250 East Broad Street Columbus ohio 43215

On 09/14/2022 I talked to a series of representatives such as Ashly Prham, Jenny A and finally I was transferred to Ryan R. supervisor, My application was incomplete and the foreclosure is active and no sale schedule has been made as of yet. If I want I can make another application for loss mitigation.

Promptly, I applied for last time on 09/13/2022 which immediately thereafter I received the usual denial due to the missing documentation. Nevertheless It has to be noted that I requested myriad of times the Bank representatives to send me certain documentation. 1. April 1, 2020 through December 31, 2020 to send me the documentation that they paid the taxes because we had already a discrepancy of \$30,000 dollars. I talked to the bank several times on this issue. However, they never responded to address the monetary discrepancy. In 2021, they did an escrow analysis and they started withholding more than two months of escrow which is not the customary and ordinary for the banks or otherwise it could be considered a RESPA violations section 10. The entire ordeal with M&T although I was in forbearance or could be considered full of RESPA violation and the penalties the law imposes a are up to the maximum amount of \$130,000 within a 12 month period. M&T never

resolved any complaints or attempted to correct any of them by providing any reasons for their defense. Please see the latest denial application as well as different other pertinent documentation for your information. Should you have any more questions or concerns do not hesitate to call me at 732-302-0027.

Regards, Chryssoula Arsenis